

|  |                          |   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
|--|--------------------------|---|--------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>FORM B1</b> <b>United States Bankruptcy Court</b><br><b>WESTERN District of NEW YORK</b>  |                          | <b>Voluntary Petition</b>   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Gutkowski, Kenneth J.</b>   |                          | Name of Joint Debtor (Spouse)(Last, First, Middle):<br><b>Gutkowski, Laurie J.</b>  |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| All Other Names used by the Debtor in the last 6 years<br>(include married, maiden, and trade names):<br><b>NONE</b>   |                          | All Other Names used by the Joint Debtor in the last 6 years<br>(include married, maiden, and trade names):<br><b>fka Laurie J. Krone</b>   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.<br>(if more than one, state all) <b>2190</b>  |                          | Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.<br>(if more than one, state all) <b>4723</b>   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| Street Address of Debtor (No. & Street, City, State & Zip Code):<br><b>7192 Erie Rd.</b><br><b>Derby NY 14047</b>  |                          | Street Address of Joint Debtor (No. & Street, City, State & Zip Code):<br><b>7192 Erie Rd.</b><br><b>Derby NY 14047</b>   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| County of Residence or of the<br>Principal Place of Business: <b>Erie</b>  |                          | County of Residence or of the<br>Principal Place of Business: <b>Erie</b>   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| Mailing Address of Debtor (if different from street address):<br><b>SAME</b>   |                          | Mailing Address of Joint Debtor (if different from street address):<br><b>SAME</b>  |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| Location of Principal Assets of Business Debtor<br>(If different from street address above): <b>NOT APPLICABLE</b>   |                          |   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| <b>Information Regarding the Debtor (Check the Applicable Boxes)</b>   |                          |   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| <b>Venue</b> (Check any applicable box)<br><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  |                          |   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| <b>Type of Debtor</b> (Check all boxes that apply)<br><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad<br><input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank  |                          | <b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)<br><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13<br><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding       |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| <b>Nature of Debts</b> (Check one box)<br><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business  |                          | <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)<br>Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| <b>Chapter 11 Small Business</b> (Check all boxes that apply)<br><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101<br><input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)   |                          |   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| <b>Statistical/Administrative Information</b> (Estimates only)<br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  |                          | THIS SPACE IS FOR COURT USE ONLY  |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over<br><input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>   |                          |   |                          |                             |                              |                               |                               |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| Estimated Assets<br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> |                          |   | \$0 to \$50,000          | \$50,001 to \$100,000       | \$100,001 to \$500,000       | \$500,001 to \$1 million      | \$1,000,001 to \$10 million   | \$10,000,001 to \$50 million  | \$50,000,001 to \$100 million | More than \$100 million             | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$0 to \$50,000  | \$50,001 to \$100,000    |   | \$100,001 to \$500,000   | \$500,001 to \$1 million    | \$1,000,001 to \$10 million  | \$10,000,001 to \$50 million  | \$50,000,001 to \$100 million | More than \$100 million       |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>    | <input type="checkbox"/>     | <input type="checkbox"/>      | <input type="checkbox"/>      |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| Estimated Debts<br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>  |                          | \$0 to \$50,000   | \$50,001 to \$100,000    | \$100,001 to \$500,000      | \$500,001 to \$1 million     | \$1,000,001 to \$10 million   | \$10,000,001 to \$50 million  | \$50,000,001 to \$100 million | More than \$100 million       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |
| \$0 to \$50,000  | \$50,001 to \$100,000    | \$100,001 to \$500,000  | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million       |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>    | <input type="checkbox"/>     | <input type="checkbox"/>      | <input type="checkbox"/>      |                               |                               |                                     |                                     |                          |                          |                          |                          |                          |                          |                          |

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

**Kenneth J. Gutkowski and  
Laurie J. Gutkowski****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

**NONE**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

**NONE**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Kenneth J. Gutkowski**

Signature of Debtor

**X /s/ Laurie J. Gutkowski**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X /s/ Peter D. Grubea**

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.  
☒ No**Signature of Attorney****X /s/ Peter D. Grubea**

Signature of Attorney for Debtor(s)

**Peter D. Grubea**

Printed Name of Attorney for Debtor(s)

**Law Office of Peter D. Grubea**

Firm Name

**482 Delaware Ave.**

Address

**Buffalo NY 14202****(716) 853-1366**

Telephone Number

Date

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

**X**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

American Express  
P.O. Box 360001  
Ft. Lauderdale, FL 33336

Bon-Ton  
P.O. Box 2285  
York, PA 17405

Capital One  
P.O. Box 790216  
St. Louis, MO 63179

Citifinancial  
141 Buffalo St., Ste. 15  
P.O. Box 208  
Hamburg, NY 14075

Citizens Auto  
PO Box 42115  
Providence, RI 02940-2115

GC Services Collection Agency  
6330 Gulfton  
Houston, TX 77081

Household Bank  
P.O. Box 4153  
Carol Stream, IL 60128

HSBC  
P.O. Box 4215  
Buffalo, NY 14240

JC Penney  
P.O. Box 960001  
Orlando, FL 32896

Kaleida Health  
P.O. Box 2330  
Buffalo, NY 14240

Lane Bryant  
P.O. Box 659562  
San Antonio, TX 78265

MFHS Physicians ER Services  
Dept. 744, P.O. Box 8000  
Buffalo, NY 14267

Saxon Mortgage Services  
P.O. Box 161489  
Ft. Worth, TX 76161

Sears  
P.O. Box 182156  
Columbus, OH 43218

Target/Retailers National Bank  
P.O. Box 59317  
Minneapolis, MN 55459

Twin City Ambulance  
1001 Erie Ave.  
N. Tonawanda, NY 14120

Union Plus  
c/o Household Credit Services  
P.O. Box 88000  
Baltimore, MD 21288

Wells Fargo Bank  
3476 Stateveiw Blvd.  
Ft. Mill, SC 29715

Western New York Dental  
5907 South Park Ave  
Hamburg, NY 14075